

EXHIBIT 4

1 IN THE UNITED STATES DISTRICT COURT
2 FOR THE DISTRICT OF NEW JERSEY
3 CIVIL ACTION NO. 97-3407 (DRD)

4 WALSH SECURITIES, INC., :
5 Plaintiff, :
6 v. :
7 CRISTO PROPERTY MANAGEMENT, :
LTD., et al., :
8 Defendants. :
- - - - -

COPY

9
10 TRANSCRIPT of the
11 stenographic notes of STANLEY B. RIZMAN, a Notary
12 Public and Certified Shorthand Reporter of the State
13 of New Jersey, Certificate No. XI00304, taken at the
14 offices of Manning, Caliendo & Thomson, PA, 36 West
15 Main Street, Freehold, New Jersey, on Tuesday, May
16 25, 2010, commencing at 10:12 a.m.
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18
19
20
21
22
23
24
25

Skowrenski - direct

	50		52
1	Q Which individuals?	1	BY MR. KOTT:
2	A The loan originators.	2	Q My words might be unartful. Let me
3	Q How would the loan originators make	3	tell you what I'm trying to ask you. If a lender --
4	that decision? Why would they choose Walsh? Why	4	withdrawn.
5	would they choose Aimes?	5	If a broker came in and he would
6	A That was one of the responsibilities of	6	qualify for one type of loan but National Home
7	the wholesale Account Executive. There was an	7	Funding put him in a more expensive loan for him,
8	Anthony D'Apolito for every one of these lenders	8	would Walsh compensate National Home more than they
9	that would come and solicit my guys' business.	9	would than if they put him in the loan that he
10	Either through the combination of the	10	qualified for?
11	relationship -- if pricing, for example, fit.	11	MR. MAGNANINI: Objection to form.
12	Either doing business. They would make a selection.	12	A This one I can answer?
13	Q Did Walsh have any programs that were	13	Q Yes. Unless your attorney tells you
14	unique to Walsh?	14	you can't.
15	A I don't recall particularly the	15	A I don't believe so.
16	program.	16	Q Why do you say that?
17	Q Were all of Kane's loans sold to Walsh?	17	A Because I don't have any recollection
18	A I don't believe all of them. No.	18	of how it worked back then.
19	Q Where else were Kane's loans sold to?	19	You have to understand I'm measuring
20	A I don't recall who. I believe there	20	today's knowledge with 14 years ago.
21	was a couple that went to or some that went to	21	Q You described the structure of what
22	Coastal, though.	22	Walsh funded and Walsh underwrote. Do you remember
23	Q The "Coastal" you're referring to is	23	all of that?
24	not the title insurance agent?	24	A Yes.
25	A Yes. Correct.	25	Q To whom was the title insurance policy
		51	
1	Q Another entity that happens to be	1	53 issued? Was it issued to Walsh or was it issued to
2	called Coastal?	2	National Home Funding?
3	A The wholesale lender.	3	A I believe the way they were funded
4	Q How did National Home Funding make	4	through Walsh -- we were cable funding. So that
5	money on loans it sold to Walsh? Sorry. Shall I	5	meant we closed in NHF's name with Walsh's money.
6	call it "broker"?	6	So we would do an assignment, an allonge, prior to
7	A How we make money in a scenario like	7	closing. That would mean we were the -- NHF was the
8	that. A typical wholesale-retail relationship. We	8	lender of record. So I believe that the title
9	are giving pricing in a wholesale model that is	9	policy should be in NHF's name.
10	marked up, for all intents and purposes, and that	10	Q You used the word "allonge." Can you
11	spread is our profit.	11	put that in lay terms, what that is?
12	Q With respect to Walsh in particular,	12	A The allonge in the assignment gave all
13	were the financial incentives on National Home	13	rights instantly in that loan over to the funder.
14	Funding to sell somebody a loan that was more	14	Q Did Walsh set up its relationship with
15	expensive than the person needed?	15	National Home Funding such that National Home
16	A No.	16	Funding would be the named insured under the title
17	Q Why do you say that?	17	policy?
18	A It was no different than any of the	18	A I believe that was their model at the
19	lenders in the sub-prime world. I don't	19	time.
20	differentiate them. It was just sub-prime paper.	20	Q If I refer to a closing service letter
21	Q If a particular lender -- withdrawn.	21	or closing-protection letter, do you know what I'm
22	I'm sorry. If a particular borrower --	22	referring to?
23	MR. MANNING: I have to get that call.	23	A By name and by look, yes.
24	Sorry.	24	Q Calling your attention, for instance,
25	(Recess.)	25	to Skowrenski Exhibit 2. Exhibit B, which is a

14 (Pages 50 to 53)

Sworenski - direct

	170		172
1	since and we've never been able to find them.	1	closing, did you?
2	A Ha, ha.	2	A No.
3	Q Do you know where those files are?	3	Q But you had already sent them the
4	A I don't have them.	4	assignment and whatever other documents they needed
5	Q It wouldn't have been among the things	5	in order to take over this loan before it was ever
6	you shredded?	6	funded?
7	A No. The things I shredded came back	7	A Correct.
8	from the federal building.	8	Q After the close, the note marked-up
9	Q Coastal Title Agency. They apparently	9	binding mortgage -- any of the documents signed at
10	are the title agency involved in a great number of	10	the closing you would have nothing to do with, would
11	these fraudulent transactions?	11	you?
12	A Yes.	12	A Correct.
13	Q Were you aware of that at the time?	13	Q You wouldn't even see them, correct?
14	A No.	14	A Yes.
15	Q Did you have anything to do with	15	Q Who was supposed to send those to
16	anybody picking Coastal Title Agency to use in these	16	Walsh?
17	files?	17	A The closing agent.
18	A No.	18	Q The attorney?
19	Q Do you know who Bob Engle is?	19	A If there was an attorney, correct.
20	A I do, yes.	20	MR. MC GOWAN: Have nothing else.
21	Q Back at the time, back in '96 and '97	21	Thank you.
22	and '95, did you know who Bob Engel was?	22	MS. WAGNER: Take a five-minute break.
23	A No.	23	(Recess.)
24	Q Do you know if you ever met or have	24	DIRECT EXAMINATION
25	spoken with Bob Engel?	25	BY MS. WAGNER:
	171		173
1	A I don't believe so.	1	Q Mr. Skowrenski, you testified that you
2	Q Do you know whether or not anybody at	2	did attend some business school. When was that?
3	NHF or you spoke on the phone with either Mr. Engle	3	A I graduated in 2003.
4	or anybody over at Coastal Title Agency in	4	Q Where did you graduate from?
5	connection with these loans?	5	A Monmouth University, M.B.A. program.
6	A You said anybody over at NHF other than	6	Q That was an M.B.A. program?
7	me?	7	A Yes.
8	Q Yes.	8	Q Where did you get your Bachelor's
9	A No.	9	degree?
10	Q You certainly didn't?	10	A Fairfield University.
11	A No.	11	Q When was that?
12	Q Now, did I understand you correctly	12	A '89. Graduated.
13	after one of these -- before the funding comes down,	13	Q '89, you said?
14	you have to sign the assignment and everything and	14	A Yes.
15	send it back to Walsh, right?	15	Q What was that degree in?
16	A Correct.	16	A Finance.
17	Q The idea is you're only supposed to own	17	Q You had some business experience when
18	this loan for the nanosecond it is signed and then	18	you set up National Home Funding -- business
19	it becomes Walsh's property?	19	education, rather?
20	A Yes.	20	A I had some business education, yes.
21	Q Because it's their money?	21	Q Can you describe the structure of
22	A Correct.	22	National Home Funding? The way it was organized?
23	Q After the closing, notwithstanding the	23	A Basically, me and an Office Manager.
24	requirements that were read to you in that exhibit,	24	At one point we did get a processor in there and a
25	you didn't send any package back to Walsh after the	25	hell of a lot of loan officers.

44 (Pages 170 to 173)

EXHIBIT 5



6243-861
 1998072660
 INSTRUMENT NUMBER
 MAY 26, 1998
 RECORDING ON
 BOOK #AM-801
 PAGE #643
 TOTAL FEE \$18.00
 DEED/QUIT CLAIM TRUST \$12.00
 FEES COUNTY RECORDINGS \$16.00
 REC'D BY CLERK'S OFFICE
 MONMOUTH COUNTY NEW JERSEY

OFB# 3055048

LOAN NO. 628930
 (Complete this document and acknowledge
 as required by State law or corporate authority, as applicable)

ASSIGNMENT OF SECURITY INSTRUMENT

KNOW ALL MEN BY THESE PRESENTS, THAT

NATIONAL HOME FUNDING, INC. WITH OFFICES AT 3443 HIGHWAY 9-N HOLIDAY PLAZA FREEHOLD, NJ 07728
 party of the first part, in consideration of the sum of TEN (\$10.00) DOLLARS and other good and valuable
 consideration to it in hand paid by

WALSH SECURITIES, INC. WITH OFFICES AT 4 CAMPUS DRIVE PARSIPPANY, NJ 07054
 party of the second part, at or before the encasing and delivery of these presents, the receipt whereof is hereby
 acknowledged, has granted, bargained, sold, assigned, transferred and set over and by these presents does hereby
 grant, bargain, sell, assign, transfer, and set over unto the said party of the second part that certain Mortgage or
 Deed of Trust ("Security Instrument") by VICTOR GUZMAN, UNMARRIED TO

NATIONAL HOME FUNDING, INC., Beneficiary
 dated June 5, 1997 and (to be) filed for record in the Office of the recorder of Mortgages or Deeds of Trust; as
 applicable of the City/County of MONMOUTH State of NJ *
 in (Insert if recorded) Book, Volume or Liber number 4252 at Page 861, and
 given to secure payment of \$ 69,000.00 and secured by the following described property:

* RECORDED: 7/30/97 Commonly known as:

18 FORD AVE FREEHOLD, NJ 07728
 together with the Note or obligation described in said Security Instrument, and the money due and to become due
 thereon, with interest due and owing thereon.

TO HAVE AND TO HOLD the same unto the said part of the second part, its successors and assigns forever, the
 said party of the first part has caused these presents to be signed in its name by its officer, on June 9, 1997

WITNESSES / ATTEST:

NATIONAL HOME FUNDING, INC.

By: *Robert W. Skowronski II*
President

STATE OF *New Jersey*COUNTY OF *Monmouth*, SS

I, an Officer duly authorized to take acknowledgements of deeds according to the laws of this state, duly qualified
 and acting, hereby certify that *Robert W. Skowronski II Pres. & Secy.* of
 NATIONAL HOME FUNDING, INC.
 to me personally known this day acknowledged before me that said person executed the foregoing Assignment of
 Security Instrument as such Officer of said organization, and that said person acknowledged that said instrument is
 the valid and binding obligation of said organization, and that said person executed said Assignment of Security
 Instrument as the voluntary act and deed of such person, and of said organization, and was duly authorized to
 execute it on behalf of said organization.

IN WITNESS WHEREOF, I hereunto set my hand and Official Seal in said county and state, this
 Day of June, 1997
 (affix Notary stamp & official seal)

Prepared by and return to:

Maureen O. Chung
 Specialized Mortgage Services, Inc.
 17341 Southwest 18th Street
 Miramar, FL 33029.
 (954)441-8196

R/R

MARY M. DI NONNO
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires March 4, 2002

262435

6253-\$61
 6253-\$61

TOTAL 418.00
 FILER COMMISSION 0.00
 DELEGATED TRUST 92.00
 FEES 0.00
 COURT RECORDINGS 416.00
 [Total Pages: 1
 PAGE # 644
 BOOK # AM-801
 4:10:17 PM
 MAY 26, 1998
 REC'D BY: NO
 1998072661
 INSTRUMENT NUMBER
 CLERK'S OFFICE
 HOMESTEAD COUNTY
 NEW JERSEY

OFS# 3055068

LOAN NO. 828930

(Complete this document, and acknowledge/execute
as required by State law and corporate authority, as applicable)

ASSIGNMENT OF SECURITY INSTRUMENT

KNOW ALL MEN BY THESE PRESENTS, THAT

Walsh Securities, Inc., a Delaware Corporation with offices at 4 Campus Drive, Parsippany, NJ. 07054
 party of the first part, in consideration of the sum of TEN (\$10.00) DOLLARS and other good and
 valuable consideration to it in hand paid by **OCEAN Federal BANK FSB**
1605 Palm Beach Lakes Blvd, #405, West Palm Beach, FL 33401
 party of the second part, at or before the sealing and delivery of these presents, the receipt whereof is
 hereby acknowledged, has granted, bargained, sold; assigned, transferred and set over and by these
 presents does hereby grant, bargain, sell, assign, transfer, and set over unto the said party of the second
 part that certain Mortgage or Deed of Trust ("Security Instrument") by
VICTOR GUZMAN, UNMARRIED To National Home Funding, Inc., Beneficiary
 dated **05-Jun-97** and (to be) filed for record in the Office of the recorder of Mortgages or Deeds
 of Trust, as applicable of the City/County of **MONMOUTH**, State of **NJ**
 in (insert //recorded) Book, Volume or Liber number **4-252** at Page **861**
 , and given to secure payment of **\$69,000.00**, and secured by the following described
 property:

RECORDED: 7/13/97

Commonly known as:

18 FORD AVE

FREEHOLD, NJ 07728

together with the Note of obligation described in said Security Instrument, and the money due and to
 become due thereon, with interest due and owing thereon. This assignment is made without recourse.

TO HAVE AND TO HOLD the same unto the said part of the second part, its successors and assigns
 forever, the said party of the first part has caused these presents to be signed in its name by its officer,
 on Wednesday, June 11, 1997

WITNESSES / ATTEST:

Walsh Securities, Inc.

By: John H. Isbrandtsen
 Vice President



STATE OF: New Jersey COUNTY OF: Morris) 58

I, am an Officer duly authorized to take acknowledgements of deeds according to the laws of this state,
 duly qualified and acting, hereby certify that John H. Isbrandtsen
 Vice President
 of Walsh Securities, Inc.

to me personally known, this day acknowledged before me that said person executed the foregoing
 Assignment of Security Instrument as such Officer of said organization, and that said person
 acknowledged that said instrument is the valid and binding obligation of said organization, and that said
 person executed said Assignment of Security Instrument as the voluntary act and deed of such person,
 and of said organization, and was duly authorized to execute it on behalf of said organization and, if
 required by law or corporate authorization, affixed the seal of said organization hereto.

IN WITNESS WHEREOF, I hereunto set my hand and Official Seal in said county and state, on:

Wednesday, June 11, 1997
 (After Notary stamp & official seal)

Prepared by and return to:
 Maureen O. Chang
 Specialized Mortgage Services, Inc.
 17341 Southwest 18th Street
 Minimur, FL 33029.
 (954)411-8196

KATHLEEN A. FALLON GONZALEZ
 NOTARY PUBLIC OF NEW JERSEY
 My Commission Expires 1/20/2002

EXHIBIT 6

007304675 A

WHEN RECORDED RETURN TO:
Evelia Banks
Principal Portfolio Services
3150 Bristol Street Suite 250
Costa Mesa CA 92626

PREPARED BY:
CAROLYN CZACHOR

RETURN TO:
TELEPHONE #:
LOAN #: 614472

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
3443 HIGHWAY 9 NORTH,
PREBOLD, NEW JERSEY 07728
does hereby grant, sell, assign, transfer and convey, unto the
GP MORTGAGE CORP.,
a corporation organized and existing under the laws of
(herein "Assignee"), whose address is
4 CAMPUS DRIVE,
PARSIPPANY, NJ 07054
a certain Mortgage dated FEBRUARY 27, 1996, made and executed by
JULIO CRESPO AND CRUZ M. CRESPO

to and in favor of NATIONAL HOME FUNDING, INC. upon the following described property situated in
MIDDLESEX County, State of NEW JERSEY
LEGAL DESCRIPTION ATTACHED HERETO
Commonly known as: 335 Watson Avenue, Perth Amboy, NJ 08862

RECEIVED/RECORDED
MIDDLESEX COUNTY 02/21/96 144907
BK 0658 PG 129 FEE 42.00
INSTRUMENT ASSIGNMENT 1323 NAME *BB*

such Mortgage having been given to secure payment of \$ 109,200.00 which Mortgage is of record in Book
Volume, or Liber No. 5650, at page 562 (or -for Retorted on 3/19/96) of the
[redacted] 34-23 Records of MIDDLESEX County, State of NEW JERSEY
together with the note(s) and obligations (herein described and the money due and to become due thereon with interest, and all
rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and
conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on 26, FEB, 96

Patrick J. Dease
Witness (Print Name)

Robert W. Skowronski, II
By: *Robert W. Skowronski, II*
(President)
(Title: President & CEO)
New Jersey Notary Seal

State of New Jersey County of Monmouth
On this 26 day of February 1996, before me, the subscriber, personally appeared
Robert W. Skowronski, II
who, I am satisfied, is/are the person(s) named in and who executed the within instrument and thereupon acknowledged that
he/she/they signed, sealed and delivered the same as his/her/their act and deed, for the purposes thereby expressed.

James M. DiNardo
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires March 4, 1997 (S-21943-21)

BK 0658 PG 129

New Jersey Assignment of Mortgage & 95

SCHEDULE c

Agent File No. NY 12334

LEGAL DESCRIPTION

ALL THAT CERTAIN tract or parcel of land and premises situate, lying and being in the City of PERTH AMBOY, County of MIDDLESEX and State of New Jersey, and being more particularly described as follows:

BEGINNING at a point on the westerly sideline of Watson Avenue (66 feet wide) said point being distant southerly 177.44 feet from the intersection of said sideline with the southerly sideline of Fayette Street, and running, thence;

- 1) Leaving Watson Avenue, north 68 degrees 30 minutes 00 seconds west a distance of 72.00 feet to a point, thence;
- 2) South 21 degrees 30 minutes 00 seconds west a distance of 28.00 feet to a point, thence;
- 3) South 68 degrees 30 minutes 00 seconds west a distance of 72.00 feet to a point on the westerly sideline of said Watson Avenue, thence;
- 4) Along said sideline, North 21 degrees 30 minutes 00 seconds east a distance of 25.00 feet to the point and place of BEGINNING.

FOR INFORMATION PURPOSES ONLY - Said premises being also known as Lot 19 in Block 115 as shown on the current Tax Map of the City of Perth Amboy, County of Middlesex and State of New Jersey.

BK0658PG130

RETURN TO ➤
LOAN NO. 007344473 D
614472

WHEN RECORDED RETURN TO:
Evelyn Basile
Titleco Portfolio Services
3150 Bristol Street Suite 250
Costa Mesa CA 92626
(106)

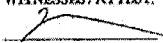
ASSIGNMENT OF SECURITY INSTRUMENT

KNOW ALL MEN BY THESE PRESENTS, THAT GF Mortgage Corp., 4 Campus Drive, Parsippany, New Jersey, 07054 party of the first part, in consideration of the sum of TEN (\$10.00) DOLLARS and other good and valuable consideration in lawful money of the United States to it in hand paid by TMS Mortgage Inc., A New Jersey Corporation

party of the second part, at or before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, transferred and set over and by these presents does hereby grant, bargain, sell, assign, transfer and set over unto the said party of the second part that certain Security Instrument by JULIO CRESPO and CRUZ M. CRESPO dated 2/24/96 and (to be) filed for record in the Office of the recorder of Mortgages / Deeds of Trust, as applicable of the City/County of Middlesex on the following described property: See schedule A for additional information, if attached hereto. Commonly known as: Recorded on 3/19/96
335 WATSON AVE PERTH AMBOY, NJ 08876 BK 5050 PG 562

TO HAVE AND TO HOLD the same unto the said party of the second part, its successors and assigns forever; the said party of the first part has caused these presents to be signed in its name by its officer, and its corporate seal to be affixed on April 15, 1996

GF MORTGAGE CORP.

WITNESSES / ATTEST:

By:  Arnold J. Cohn, Vice President

STATE OF NEW JERSEY, COUNTY OF MORRIS) ss

I, an Officer duly authorized to take acknowledgements of deeds according to the laws of this state, duly qualified and acting, hereby certify that Arnold J. Cohn, Vice President of GF Mortgage Corp., to me personally known, this day acknowledged before me that said person executed the foregoing Assignment of Security Instrument as such Officer of said organization, and that said person acknowledged that said instrument is the valid and binding obligation of said organization, and that said person executed said Assignment of Security Instrument as the voluntary act and deed of such person, and of said organization, and was duly authorized to execute it on behalf of said organization.

IN WITNESS WHEREOF, I have hereunto set my hand and Official Seal in said county and state, this 15th Day of April, 1996

RECEIVED/RECORDED
MIDDLESEX COUNTY 07/24/96 14994
FEE 125.00
INSTRUMENT ASSTMENT 10000 ARNE RB
B#0658PG131
Denise L. Zarek
(affix Notary stamp & seal)

DENISE L. ZAREK
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires Dec. 2, 1999
05141115051

B#0658PG131

B#0658PG131

SCHEDULE c

Agent File No. NY 11134

LEGAL DESCRIPTION

ALL THAT CERTAIN tract or parcel of land and premises situate, lying and being in the city of PERTH AMBOY, County of MIDDLESEX and State of New Jersey, and being more particularly described as follows:

BEGINNING at a point on the westerly sideline of Watson Avenue (66 feet wide) said point being distant southerly 177.44 feet from the intersection of said sideline with the southerly sideline of Fayette Street, and running, thence:

- 1) Leaving Watson Avenue, north 60 degrees 30 minutes 00 seconds west a distance of 72.00 feet to a point, thence;
- 2) South 21 degrees 30 minutes 00 seconds west a distance of 25.00 feet to a point, thence;
- 3) South 60 degrees 30 minutes 00 seconds east a distance of 72.00 feet to a point on the westerly sideline of said Watson Avenue, thence;
- 4) Along said sideline, North 21 degrees 30 minutes 00 seconds east a distance of 25.00 foot to the point and place of BEGINNING.

POR INFORMATION PURPOSES ONLY - Said premises being also known as Lot 19 in Block 115 as shown on the current Tax Map of the City of Perth Amboy, County of Middlesex and State of New Jersey.

BK0658PG132

Account Number : 0073141673
PLEASE RECORD & RETURN TO:
The Money Store
Attn: Correspondent Lending Department
3301 C Street, Suite 801E
Sacramento, CA 95816

Space Above This Line For Recording Data
ASSIGNMENT OF MORTGAGE / DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS:

That TMS Mortgage, Inc., 3301 C Street, Suite 801E, Sacramento, CA 95816,
Assignor, for and in consideration of the sum of One Dollar and 00/100 (\$1.00) and other good
and valuable consideration, by these presents does hereby transfer, sell, assign and convey
unto *The Bank of New York, as Trustee under the Pooling and Servicing Agreement*
dated as of May 31, 1996, Series 1996-B 101 Barclay Street 22H, New York,
NY 10286

Assignee, its successors, transferees and assigns, all its right, title and interest in that certain
Mortgage/Deed of Trust dated April 27, 1996 made by Julio Crespo and Cruz M. Crespo on
lands located at 335 Wilson Ave., in the City of Perth Amboy, in the County of Middlesex and
State of New Jersey, 08861, as more particularly described in Exhibit "A" attached hereto,
which Mortgage/Deed of Trust was recorded or registered on 2/19/96 in
Book 5050 at Page 562, and/or as Document Number

TOGETHER with the Bond, Note or other Obligation therein described in the amount of
\$109,200.00 Dollars principal with interest. TO HAVE AND TO HOLD the same unto the said
assignee forever, subject only to all the provisions contained in the said Mortgage/Deed of Trust
and the Bond, Note or other Obligation.

IN WITNESS WHEREOF, the said Assignor, via its proper corporate officer(s), has
appropriately executed the above named document and has caused its corporate seal to be
hereeto affixed and caused these presents to be signed in its name and behalf by Linda
Wheeler, Assistant Vice President, this 6th day of June AD, 1996.

Attested by:

Kia-Maria Dunkelburger
Kia-Maria Dunkelburger, Witness

By: *Linda Wheeler*
Linda Wheeler, Assistant Vice President

State of California,
County of Sacramento
On Thursday, June 6, 1996 before me, Kathryn Ann Rosicker, personally appeared Linda Wheeler and
Kia-Maria Dunkelburger, personally known to me (or proved to me on the basis of satisfactory evidence)
to be the person(s) whose name(s) have subscribed to the within instrument and acknowledged to me
that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their
signature(s) on the instrument the person(s) or entity upon behalf of which the person(s) acted, executed
the instrument. WITNESS my name and official seal.

Kathryn Ann Rosicker (Seal)
Kathryn Ann Rosicker, Notary Public

Title Order No. _____ Esc: _____ RECEIVED/RECORDED
MIDDLESEX COUNTY 07/22/97 154112

FEE \$22.00
0678PG273 INSTRUMENT ASSIGNMENT 7729 NME *JL*

FT/NT00623

SCHEDULE _____

Agent File No. MT 11134

LEGAL DESCRIPTION

ALL THAT CERTAIN tract or parcel of land and premises situate, lying and being in the City of PERTH AMBOY, County of MIDDLESEX and State of New Jersey, and being more particularly described as follows:

BEGINNING at a point on the westerly sideline of Watson Avenue (66 feet wide) said point being distant southerly 177.44 feet from the intersection of said sideline with the southerly sideline of Fayette Street, and running, thence:

- 1) Leaving Watson Avenue, north 60 degrees 30 minutes 00 seconds west a distance of 72.00 feet to a point, thence;
- 2) South 21 degrees 30 minutes 00 seconds west a distance of 25.00 feet to a point, thence;
- 3) South 68 degrees 30 minutes 00 seconds east a distance of 72.00 feet to a point on the westerly sideline of said Watson Avenue, thence;
- 4) Along said sideline, North 21 degrees 30 minutes 00 seconds east a distance of 25.00 feet to the point and place of BEGINNING.

FOR INFORMATION PURPOSES ONLY - Said premises being also known as Lot 19 in Block 115 as shown on the current Tax Map of the City of Perth Amboy, County of Middlesex and State of New Jersey.

BK0678PG274 "